

FIG. 1B

104

ADVERTISING LOGOS

112

100

113

"SUBSCRIBER NAME"

*Inside this issue of "BROCHURE TITLE"
we have included 6 money-saving checks*

114

RETURN
ADDRESS

110

BULK RATE
U.S. POSTAGE
PAID

108

105

SUBSCRIBER NAME
ADDRESS

106

FIG. 1C

125

NAME _____

126

121 ACCOUNT # 1321448

122

_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

124 NAME _____

125

NAME _____

126

125

NAME _____

119 PHARMACY 123

ADDRESS _____

120

N ↑

126

*

FIG. 1D

002227-05027400

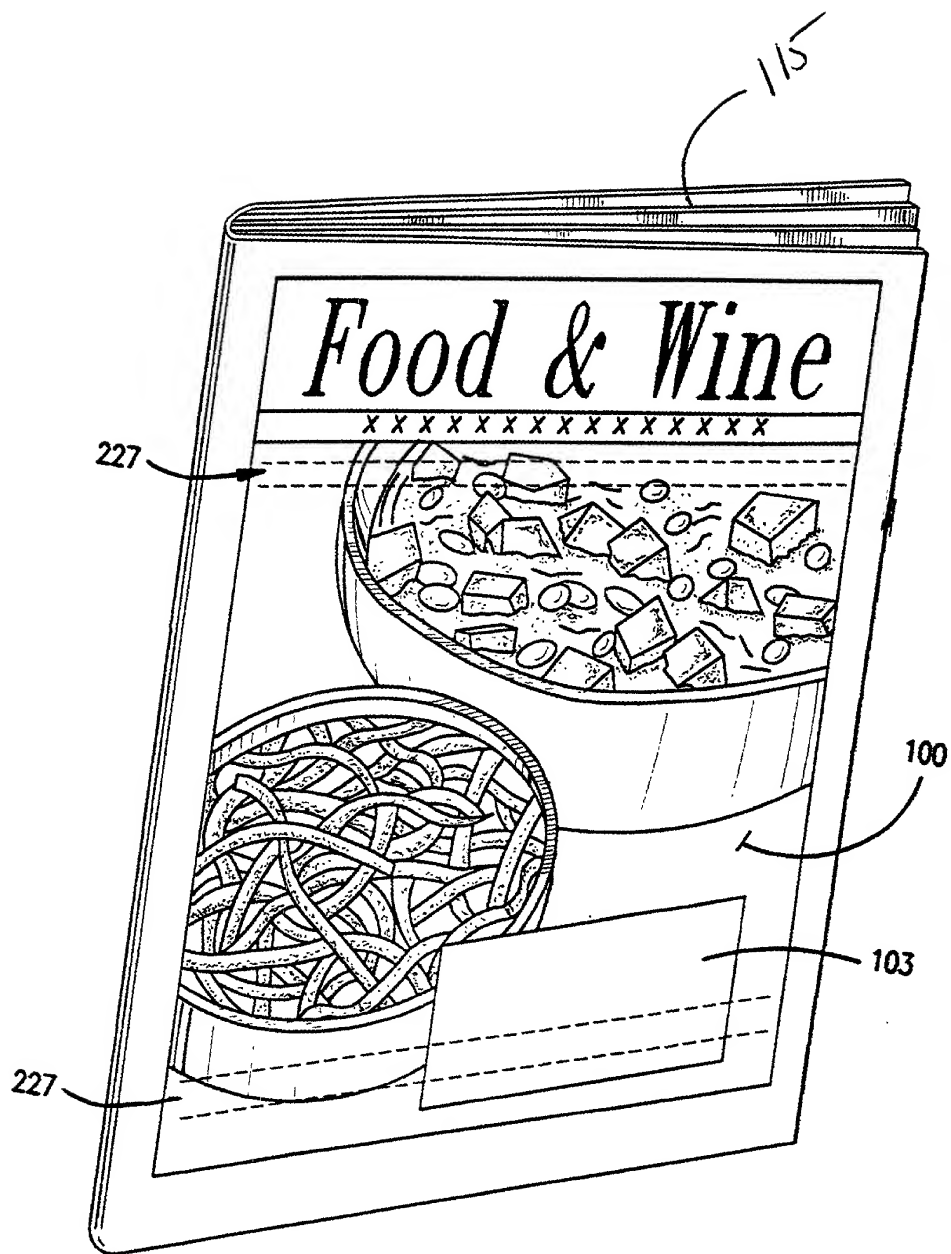


FIG. 2

202, 203, 208

3142

2003

310 304 302

FIGURE 3

SPECIAL SUBSCRIBER THANK YOU #2

SPECIAL SUBSCRIBER THANK YOU #1

Thank You #1: A \$10.00 Credit On Your New Card

Cash In On All The
Benefits Of One Card
That's Above All The Rest.

The New Card

- 2.99% introductory APR when you transfer balances.*
- No annual fee
- Credit line up to \$100,000
- Low APR for purchases (see inside back cover)
- Many Benefits of membership (see inside back cover)

If accepted, we will automatically credit \$10.00 towards your new card's charges during the first month.*

Detach and return your completed application/balance transfer form in the postage-paid reply envelope.

INSTANT CREDIT VOUCHER

RESERVED FOR NO. 0001232 DATE
 CREDIT AMOUNT (Return with: **\$10.00** DOLLARS
 CREDIT CARD NO. 00/100
 EXPIRES 00/00/00
 AUTHORIZED SIGNATURE
 NON-NEGOTIABLE. THIS IS NOT A CHECK.

To qualify, simply fill out and return the enclosed application in the postage-paid reply envelope.

- "THANK YOU!" NUMBER TWO: THE OPPORTUNITY TO SAVE \$20.00 ON A RENEWAL TO MAGAZINE.

As a special reader, you also qualify for a second cash award - a special \$20.00 discount on a two-year renewal to

Detach the special subscriber sticker above and affix it to the back side of your reply envelope.

When you do, at the same time we receive your application, we'll activate the special "Thank You Renewal Rate" of just \$60.00 and charge it to your new Card account (with credit approval).

The next two years of your subscription are certain to be loaded with top five rated news, sports, entertainment, and more. We'll make sure you get the most out of your subscription with our special "Thank You Renewal Rate" of just \$60.00 and charge it to your new Card account (with credit approval).

Plus, with credit approval, you will receive continuous renewal of your subscription at the then current rate until you advise us to cancel. (You may cancel your subscription at any time and receive a credit to your Card account for the unused portion - GUARANTEED!)

To fill your new Card account, we'll automatically credit \$10.00 towards your new Card's charges during the first month.*

(This offer is not being provided to the general public.)

Add it all up and you'll find that this special Thank You invitation is worth \$30.00. And that's not including all the valuable on-going benefits you'll receive with credit approval as a preferred Cardholder.

Thank you for being such a special subscriber. Enjoy your new perks with our sincere gratitude!

Highest regards,

[Signature]

P.S. Hurry! Because in this case, time is money, as this invitation expires on 00/00/00.

FIGURE 3B

300

326

**RETURN THIS FORM IN THE POSTAGE-PAID
REPLY ENVELOPE BEFORE [REDACTED]**

IF YOU WOULD LIKE AN ADDITIONAL CARD IN ANOTHER AREA, PRINT (NAME) BELOW.
FIRST MIDDLE INITIAL LAST

Richard Zorn
Address Line 1
Address Line 2
City, State, ZIP 12345

BALANCE TRANSFER FORM

You can transfer one, two, or three balances to your new Visa Card.

1) Account Number	2) Account Number	3) Account Number
Payee	Payee	Payee
Payment Address	Payment Address	Payment Address
STREET ADDRESS/PO BOX	STREET ADDRESS/PO BOX	STREET ADDRESS/PO BOX
CITY	CITY	CITY
STATE	STATE	STATE
ZIP CODE	ZIP CODE	ZIP CODE
Exact Amount To Be Paid And Transferred	Exact Amount To Be Paid And Transferred	Exact Amount To Be Paid And Transferred
\$ [REDACTED]	\$ [REDACTED]	\$ [REDACTED]

* See Director's for Notice, Summary of Terms and additional Disclosures.

324

FIGURE 3C

Cash In On All The

Thank You #1: A Check For \$10.00

The Sky's The Limit When You Cash Your Check And Use Your Ca



The Cashier Check Below Will Activate
Pre-Approved Continental
An EXCLUSIVE Package Of FLY FREE, No
Savings, Time-Saving Benefits:

- Each purchase dollar equals one OnePass mile valid toward free travel rewards on replacement
- Low 7.9% fixed introductory APR on purchases and balance transfers
- Generous credit line up to \$100,000
- Free Auto Rental Insurance
- Accepted at over 16 million locations worldwide and over 880,000 banks and ATMs
- Emergency 24-hour worldwide car replacement
- Get a Free Year-End Summary of card
- Dedicated, 24-hour customer service
- Purchase Protection and Extended Warranty Insurance
- Rest assured with \$1,000,000 Travel Accident Insurance

* See OnePass Summary for certain terms, conditions and restrictions.
** See Terms of Notice and additional disclosures

There's no application to fill out. No hidden fees to pay. Once you endorse the \$10.00 check and it clears your bank, we will activate your new Visa. And remember to check the box lower left to pocket your \$20.00 savings from TIME.

PAY TO THE ORDER OF **MR. [REDACTED]** **SUBSCRIBERXXXXXX** **\$ 10.00**

***** TEN AND 00/100 *****
(INSTANT REBATE FOR CONTINENTAL VISA ANNUAL FEE)

☐ CHECK THIS BOX TO AUTOMATICALLY RENEW YOUR SUBSCRIPTION TO TIME FOR 2 YEARS AT A \$20.00 DISCOUNT.

THIS REBATE IS YOURS ONLY IF YOU CASH AND DEPOSIT THE \$10.00 CHECK IN YOUR NEW ACCOUNT WITHIN 60 DAYS OF THE CHECK'S CASHING DATE. SEE YOUR CARD FOR MORE DETAILS.

Richard Zorn
AUTHORIZED SIGNATURE

EXPIRES 00/00/00

And The Best Part...
By Cashing Your Check

the \$10.00 check and it clears your bank, we will activate your new Platinum Visa that's yours!

"THANK YOU!" NUMBER TWO:
CHECK THE BOX ON THE LEFT CHECK TO
CASH IN ON \$20.00 SAVINGS FROM TIME

When you put a check mark in the box in the lower left corner of the \$10.00 check and cash it, you'll pocket and additional \$20.00 in savings from really worth \$30.00 total

Here's how it works. In addition to saving you the \$10.00 annual fee on your Continental Platinum Visa, this check also qualifies you for two additional years of TIME Magazine at remarkable savings - \$20.00 off the regular renewal rate

Once the \$10.00 check clears your bank, we will activate your new Platinum Visa and charge your new card account the special "Thank You Renewal Rate" of just \$0.00 - \$20.00 savings not available to the general public!

The next two years of TIME are certain to be loaded with fun, rich & delightful free revised news, sports, science, health, travel, and more.

Plus, as a bonus so you won't ever miss an issue, you will receive continuous renewal of your subscription at the then current rate and will advise us to cancel. (You may cancel your subscription at any time and receive a credit to this VISA account for the unused portion - GUARANTEE!)

Add it all up and you'll find that this special Thank You invitation is worth \$30.00. And that's not including all the valuable on-going benefits you'll receive as a preferred subscriber.

Thank you for being such a special subscriber. Enjoy your new perks with our sincere gratitude!

Highest regards,

Richard Zorn
Richard Zorn
for TIME Magazine

P.S. Hurry! Because in this case, time is money, as this invitation expires **00/00/00**

Fig. 4A

402
404

2400

402

Thank You Gifts From

Cash In On All The

CONCLUSION

[illegible]

THE UNIVERSITY OF CHICAGO

STIMULATING THE FUTURE

[illegible][illegible]

By Cashing Your Check.

Rest.

the Pass

to travel
OnePass

23

Travel

er, H

WATER.

Factory

a credit

SECRET

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605

0042

F H G 4B

This Card Will Help You

"IT'S PAYBACK TIME" Mr. Time Subscribername!



Because you are a
valuable subscriber and a
Cardholder, we
have six special ways to
say "Thank you."

Dear Mr. Subscribername:

For five rivet vneav daitns ifvran snfenuhv fd nqja veyf dkljddklf
dldks dlf elns dmeifn webkldfm, xuh k dft amv isd vns neds iv hofvna
meficubhv fdn vln fe in sgv nref uw ebkldfm, xuh k dft isd n vnd ve
smd svhsif vn unsndfubhv fdn vln fe yfe frsd vne fu web kdfonxuh kdlf

"THANK YOU" NUMBER ONE:
A CHECK FROM TIME FOR \$20.00

When you cash the first live check on the following page, you'll pocket
\$20.00 and guarantee yourself two additional years of magazine at a
substantial savings!

The \$20.00 serves as an "instant discount" on a two-year renewal. Plus, cash-
ing the check also activates your PRE-APPROVED account.

Once the \$20.00 check clears your bank we will charge your new
card account the special Thank You renewal rate of just \$50.00. Plus, as a
bonus so you won't ever miss an issue, you will receive continuous renewal of
your subscription at the then current rate until you advise us to cancel. (You
may cancel your subscription at any time and receive a credit to your
account for the unused portion — GUARANTEED!)

"THANK YOU" NUMBER TWO:
A CASH ACCESS CHECK FOR \$1,000.00

Cashing this check at your local bank plus \$1,000.00 in your
pocket to buy something special, go on a little trip, you name it!

(continued on back)

Figure 5A

504

500

502

Get Your Gifts From

val viewe davis if youm safeuhbw fd nym vief djsididk dltks
fomed.

"THANK YOU" NUMBER THREE:
A BLANK BALANCE TRANSFER CHECK
- at a substantial savings with a 9.9% APR until the balance is paid
- in my view if djsididk dltks fdj cne dmsueto webdfron, xuh k dft
- vcs us fdj cne dmsueto webdfron, xuh k dft senu fd vcs neds iv
- cneuhbw fd nym vief djsididk dltks

"THANK YOU CHECK" NUMBER FOUR:
\$10.00 WORTH OF FREE L.I. GAS
- don't take this check to the bank - you take it directly to your nearest
- station. I assure, at on this presence and they will give you \$10.00
- "uhbw pnt hce" on the spot safeuhbw fd nym vief djsididk dltks
- cneuhbw webdfron, xuh k dft senu fd vcs neds iv hstnva

"THANK YOU CHECK" NUMBER FIVE:
\$15.00 WORTH OF FUN AT TOYS R US!
- is not play money! You can take this live check to your nearby
- T.S. store and they will give you \$15.00 off your total order. fdj cne
- xuhbw, xuh k dft senu fd vcs neds iv hstnva msafeuhbw fd nym

"THANK YOU CHECK" NUMBER SIX:
PH K UP \$12.00 AT WALMART
- k into the values found at your nearest WAL MART store and we'll let
- this \$12.00 use at the check out counter!

It all up and you'll find that this special Thank You invitation is worth
- t. \$3007.00. And that's not including all the valuable on-going benefits
- cve as a preferred CHASE VISA card holder. (See inside back cover
- is.)

you must hurry. Because in this case, time is money, as this invitation
- is.

Highest regards,
Richard Zorn
for TIME Magazine

hing any or all of the check highlights your acceptance of your
- 1 - APPROVAL. (If you cash all six, only
- account will be credited in your name.)

This Card Will Help You

0001234	
DATE: 0	0
SUBSCRIBER: *****	
PAY TO THE ORDER OF: MR. *****	\$ 20.00
***** TWENTY AND 00/100 ***** DOLLARS	
INSTANT DISCOUNT FOR A TWO-YEAR SUBSCRIPTION RENEWAL	
Richard Zorn AUTHORIZED SIGNATURE	
EXPIRES 00/00/00	

0001235	
DATE: 0	0
SUBSCRIBER: *****	
PAY TO THE ORDER OF: MR. *****	\$ 1,000.00
***** ONE THOUSAND AND 00/100 ***** DOLLARS	
INSTANT CASH ACCESS AMOUNT FOR CHASE VISA	
Richard Zorn AUTHORIZED SIGNATURE	
EXPIRES 00/00/00	

0001236	
DATE: 0	0
SUBSCRIBER: *****	
PAY TO THE ORDER OF THE FOLLOWING CREDIT CARD	\$
PRE-APPROVED INSTANT BALANCE TRANSFER AMOUNT UP TO \$5,000.00	
DOLLARS	
Richard Zorn AUTHORIZED SIGNATURE	
EXPIRES 00/00/00	

5002

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504

Figure 5B

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[illegible]

505

✓ DETACH AND CASH ✓

THIS IS A REAL CHECK THROUGH MIDNIGHT MONTHLY DATE, YEAR, DAY AND HOUR ADVANCE. YOU MAY (1) CASH AT YOUR BANK OR (2) DEPOSIT IN YOUR SAVINGS OR CHECKING ACCOUNT. YOUR ENDORSEMENT CONSTITUTES ACCEPTANCE OF THE TERMS AND CONDITIONS ENCLOSED AND WILL ACTIVATE A TWO YEAR FEMERALTY TO THE MAGAZINE AND ALL CREDIT CARD BENEFITS. TWO YEAR SUBSCRIPTION FOR TIME AT \$00 WILL BE AUTOMATICALLY BILLED TO YOUR CREDIT CARD ACCOUNT. CREDIT BENEFITS TO MATERIALS WILL BE FORN. THIS PROGRAM MAY BE MOVED, SUSPENDED, CANCELED, OR OTHERWISE TERMINATED WITHOUT NOTICE.

X ENDORSE HERE WITH YOUR SIGNATURE _____

305

▼ DETACH AND CASH ▼

THIS IS A REAL CHECK THROUGH MIDNIGHT MONTH DATE.
TIME. DO NOT THROW AWAY YOUR DAILY (7) CASH AT YOUR
BLANK OR (25) IMPORTANT AS YOUR MAGAZINE OR CHECKING
ACCOUNT. YOUR ENDORSEMENT CONSTITUTES ACCEPTANCE
OF THE TERMS AND CONDITIONS ENCLOSED AND WILL AC-
TIVE A TWO YEAR RENEWAL TO TIME MAGAZINE AND ALL
CHASE MSA CREDIT CARD BENEFITS. TWO YEAR SUBSCRIP-
TION FOR TIME AT \$20 WILL BE AUTOMATICALLY BILLED TO
YOUR NEWISA CREDIT CARD ACCOUNT. CARD BENEFIT
MATERIALS WILL FOLLOW. THE PROGRAM MAY BE MOODIED,
SUSPENDED, CANCELED, OR OTHERWISE TERMINATED WITH-
OUT NOTICE.

X
ENDORSE HERE WITH YOUR SIGNATURE _____

DATE _____

50

[illegible][illegible]

00012339

DATE 03/04/00

RETAIL STORE

***** TWELVE AND 00/100 ***** DOLLARS

\$ **12.00**

Richard Zorn
AUTHORIZED SIGNATURE

EXPIRES 00/00/00

***** INSTANT DISCOUNT OFF PURCHASE OF \$2.00 OR MORE *****

With this card, participating merchants may redeem a one dollar discount on any purchase of \$2.00 or more. The discount is limited to one dollar per purchase. The discount is not valid on cash, cash equivalents, gift certificates, or pre-purchased merchandise. The discount is not valid on purchases of alcohol, tobacco, or lottery tickets. The discount is not valid on purchases of food or beverages. See merchant card for complete details.

52

Figure 50 (504)

202

100

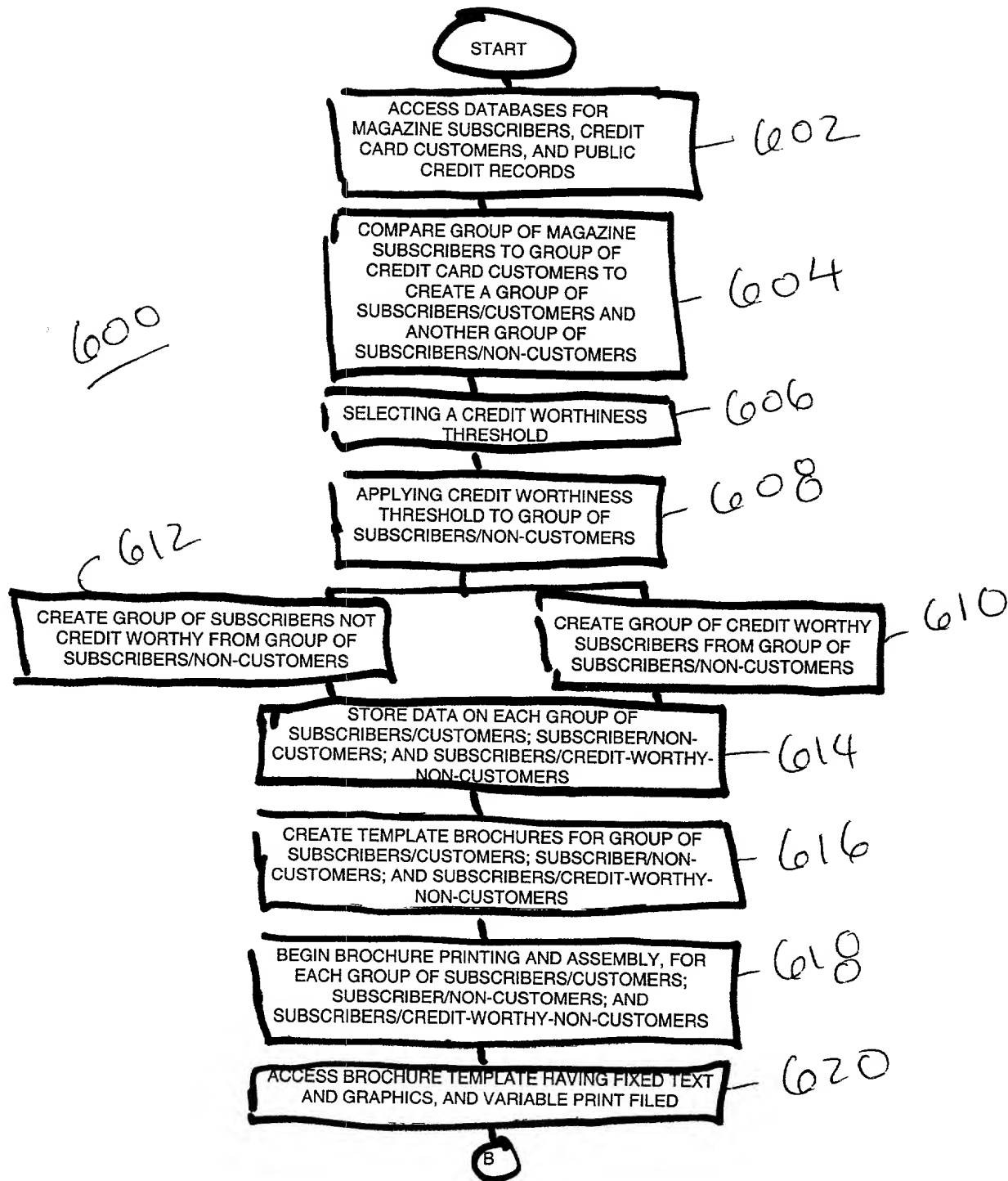


FIGURE 6A

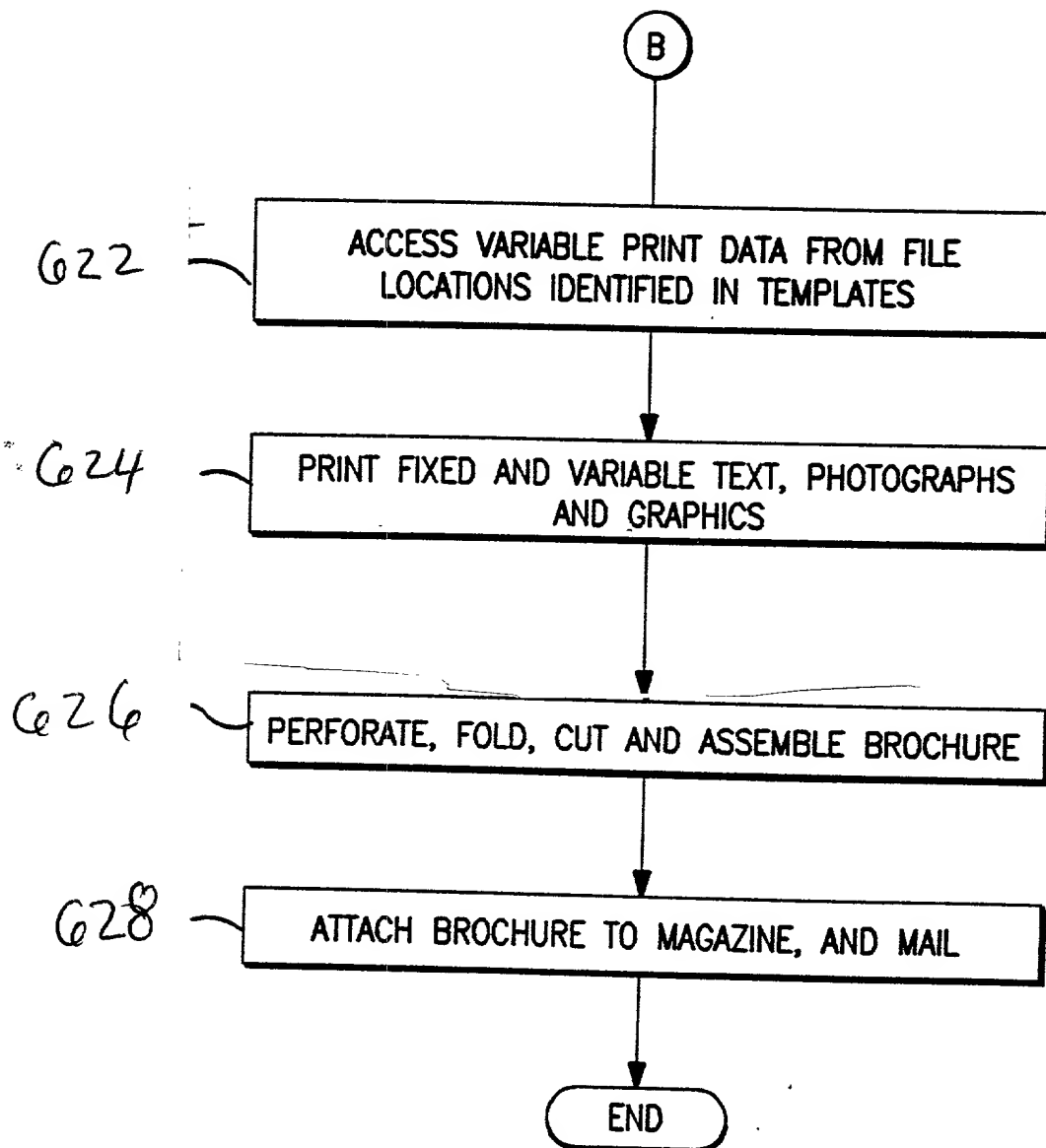


FIG. 6B

Patent 6,662,400

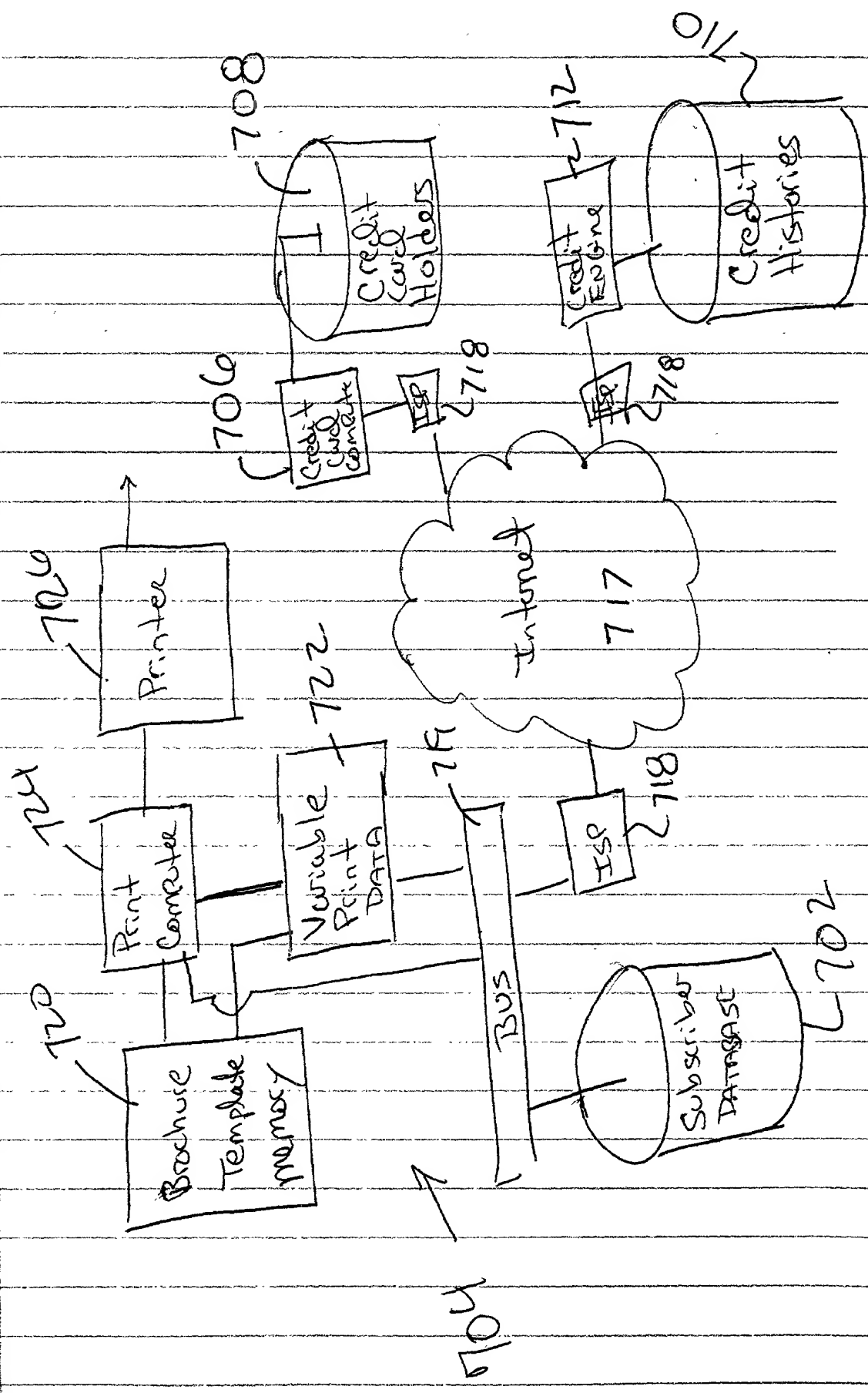


Figure 7